

Dear Honorable Judge Wiles:

I am writing to you about the Voyager case. I'm sure multiple Voyager customers have written to you. I wanted to share my story. I signed up with Voyager last year based on its trust factor and noting that it was customer-focused as well as a publicly traded company. The money that my wife and I were hoping to use for our young daughter's education in the future is now locked up. I had tried multiple times to withdraw all crypto from my account before the suspension of withdrawals, but Voyager placed a limit that was unannounced. I have been in shock since Voyager halted withdrawals. It is as if your bank is no longer allowing you to withdraw from your savings accounts. How would you feel? Would you not feel betrayed? Would you be willing to give that bank another chance in the future?

Voyager has clearly deceived its customers. Voyager should be paying back all customers in their cryptocurrency or USD that is in their accounts. Voyager set itself up to be a broker and now it is not honoring its fiduciary responsibility towards the customers by claiming that it owns crypto. Voyager has not paid taxes on that crypto. I, as the customer who owned the crypto, have paid the taxes. Voyager should be seen as a custodial service of the crypto that is all mine. I believe that receiving the full crypto in my account that includes legitimate cryptocurrencies such as bitcoin, Ethereum should be the case instead of pro-rata of the crypto, failed Voyager token, and failed new Voyager company stock. I do not believe the customers' accounts should be used to fund this failed and deceitful company, so that it may continue its reckless acts towards future customers.

Voyager has lost the trust of its customers. As soon as withdrawals are restarted for crypto as well as USD, majority of the customers will likely withdraw. Voyager acted recklessly and acted only to benefit itself by this Chapter 11 and has not acted in the interest of its customers. Voyager is hiding behind a Chapter 11. The past few months before the chapter 11 filing, Voyager has been saying they have the capital. The CEO has said that the focus is on customer assets. Even days before the bankruptcy, the CEO was reassuring customers. Obviously, this all proved to be falsehoods. This company does not deserve a second chance. The customers deserve their money back and the customers deserve a second chance.

I understand there is no regulation or customer protections in cryptocurrency. However, please note that this is first of possibly many cases of bankruptcy that may come up in the crypto world and you will be setting a precedent. Please set the precedent for the customer and not for the greedy and manipulative companies such as Voyager. As we've seen through this past year, judges can effectuate a huge change in society. I have full faith in the justice system and in you. Thank you for reading my letter.

Niraj